



COMDTINST 4600.14A

COMMANDANT INSTRUCTION 4600.14A

AUG 29 1996

Subj: TRAVEL CHARGE CARD PROGRAM

Ref: (a) CG Supplement to the JFTR, COMDTINST M4600.17
(b) CG Certifying and Disbursing Manual, COMDTINST M7210.1A

1. PURPOSE. This Instruction outlines the policy and procedures for the issuance and use of the Government Travel Charge Card by Coast Guard military and civilian personnel and covers the establishment of Government Travel Accounts (GTA's) for ticket purchases, use of travelers checks and the Automated Teller Machine (ATM) program.
2. ACTION. Area and district commanders, commanders of maintenance and logistics commands, commanding officers of headquarters units, Superintendent of the Academy and chiefs and directors of offices and directorates at headquarters shall comply with the provisions of this Instruction.
3. DIRECTIVES AFFECTED. Chapter 2 of reference (a) will be amended to reflect the changes contained in this Instruction. COMDTINST M4600.14, M4600.16A and COMDTNOTE 4600 of 7 July 1994 are cancelled.
4. BACKGROUND. The Office of Management and Budget (OMB) has directed all Federal agencies to reduce the amount of government funds advanced in conjunction with official travel. The Travel Charge Card program was established to significantly reduce the need to provide government travelers

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with cash travel advances and/or avoid having these travelers use personal funds to pay for items such as lodging, meals, vehicle rental, and transportation costs. For non-cardholders and PCS travelers, the program provides centrally billed Government Travel Accounts (GTA's) for transportation ticket purchase and for the issuance of centrally billed travelers checks for travel advances. Cardholders have access to both travelers checks charged against their travel cards and to the Automated Teller Machine (ATM) program. Direct use of the travel card for all types of expenses reduces paperwork, while providing the traveler with a convenient method of financing official travel expenses.

5. SUMMARY OF CHANGES. The following is a summary of significant changes:
- a. Para 10: Transfer program management from Commandant (G-PS-1) to Commandant (G-CFM-3).
 - b. Para 6: Assigns the Government Travel Card Program to American Express (AmEx).
 - c. Para 7: Expands those personnel expected to be cardholders to include all CG active duty military (E-6 and above), reservists (E-6 and above) on active duty in excess of 180 days and all civilians, who expect to perform TAD/TDY travel while with the CG. E-5's and below will be phased in as cardholders over a three-year period, commencing with FY-98. Requires direct card use, whenever practical, in lieu of obtaining cash or travelers checks. Card use is required for all TAD/TDY travel when trip duration does not exceed 21 days. Requires card use for the purchase of transportation tickets except when individual trips will exceed 21 days or ticket cost exceeds \$500. Card use is still encouraged for longer trips provided the cardholder's monthly AmEx bill can be paid on a timely basis.
 - d. Para 8: Requires that the Travel Card Program Recommendation and Acceptance Statement, signed by the member and the command, must accompany all new card applications (see encl.1).
 - e. Para 11: Establishes ATM as the preferred method of satisfying cash needs.
 - f. Encl.(2): Expands details of command responsibility.

- g. Encl.(3): Expands details of primary and secondary card coordinators, especially in the area of cardholder transfers and discontinuance of military/government service.
 - h. Encl.(4): Expands details of cardholder responsibility.
 - i. Encl.(5): Provides procedures for changing travelers check agents. Allows use of travelers checks charged to the central billed account, for payment to PCS travelers for Temporary Lodging Allowance (TLA), when direct deposit or FEDSELECT drafts are not timely or are unavailable. Introduces "ATM In Your Pocket" travelers checks for travelers under annual or quarterly orders.
 - j. Encl.(6): Eliminates requirement for command approval of ATM privileges. All cards will have ATM capability. Lowers the 7-day (sliding period) maximum cash withdrawal amount from \$1,000 to \$500.
 - k. Encl.(7): Provides expanded information on Government Travel Accounts. They should be used by PCS travelers and non-cardholders and may be used by cardholders when travel exceeds 21 days or ticket cost will exceed \$500.
6. GENERAL. The government currently contracts with the American Express Travel Related Services Company (AmEx) for the Travel Charge Card program services. The AmEx card may only be used in conjunction with official TAD/TDY travel and for civilian employees who are transferring (PCS) within the Coast Guard. They may use their cards for all official travel expenses related to the move. Claims must be submitted so as to allow for timely reimbursement to accommodate payment of monthly AMEX billings. Use of the card for anything not related to officially authorized government travel is prohibited and may result in disciplinary action.
7. ELIGIBILITY CRITERIA/USE POLICY. The use of the AmEx card is the least expensive method of financing official travel. In addition to significantly reducing paperwork, direct use of the card is not only free, but eliminates the cost of travelers checks and ATM while providing a rebate to the Coast Guard based on volume use. All personnel are eligible to participate in the program. Required participation is as follows:

- a. All active duty military (E-6 and above), reservists (E-6 and above) on active duty in excess of 180 days and all civilian employees who expect to perform any TAD/TDY travel, while employed by the Coast Guard, are expected to have a card and to use it. E-5's and below will be phased in as cardholders over a three-year period, commencing with FY98 for E-5, FY99 for E-4 and FY00 for E-3 and below. This is contingent on delinquency amounts remaining at a satisfactory level. CO's may deny anyone participation in the program for the reasons stated in enclosure (2) of this Instruction. Card use may be waived by the CO, on a trip-by-trip basis, if the nature of the travel is so unusual that card use would be severely limited. Waivers should be noted on the orders. In these cases, cash should be obtained using ATM's or travelers checks charged against the card.
- b. Travelers who are expected to have a card and decline to apply for one or cardholders who lose their card privileges due to delinquency or abuse, will be authorized the M&IE portion of per diem as an advance, ONLY if the CO/OIC authorizes it in writing. Non-cardholders, who are expected to have a card and receive TAD/TDY orders or even remotely expect to travel in the near future, should apply for a card immediately. If the card cannot be received so as to be used for the current trip, advances may be issued in accordance with paragraph 11.c. of this Instruction.
- c. Cardholders are expected to seek out establishments, whenever practical, that accept the card for all their official travel expenses. This includes using the card directly in lieu of the more costly options of obtaining ATM cash or travelers checks.
- d. The card should be used for all TAD/TDY travel not exceeding 21 days. If travel will exceed this time frame, the travel orders should state that card use is not required due to trip duration. For these trips, cards may still be used, provided the cardholder is able to pay the monthly AmEx billing on a timely basis. In these cases, interim travel claims should be submitted every 30 days and claim reimbursement should be scheduled through direct deposit to the member's bank account. This will facilitate timely payment of the monthly AMEX billing.
- e. Cardholders shall use their travel cards to purchase all TAD/TDY travel tickets for trips not exceeding 21 days duration and/or \$500 in cost. Reservations secured with

the travel card through a government contracted travel management center (TMC) will ensure total reimbursement of the ticket price and will not be charged to the card until tickets are actually issued and conveyed to the traveler. Travelers are cautioned that when tickets are purchased directly from the carrier and not from a contract TMC, the carrier may refuse to issue tickets at the Government rate (see Joint Federal Travel Regulations and/or 41 CFR, chapter 301). Personal credit cards (VISA, M/C, etc.) or cash MAY NOT be used to purchase transportation tickets. Any frequent flier mileage earned as a result of official travel is the property of the Government.

8. HOW TO APPLY. Personnel needing to join the card program should contact either their primary card coordinator, located at headquarters, headquarters units, Integrated Support Commands (ISC) and MLC's, or the secondary (local) coordinator at their unit, if one has been assigned. These coordinators can furnish the member with an application form which contains cardholder agreement information and the Travel Card Program Recommendation and Acceptance Statement (see encl.1), which needs to accompany the application. The following procedural flow applies:
 - a. An applicant should submit the completed application to his/her commanding officer or officer-in-charge (CO/OIC) along with the signed statement mentioned above. If no problems exist, the command will forward the application along with the statement, also signed by the CO or designee (see encl. 2), to either their local or primary card coordinator. Local coordinators should forward all documents to their primary, who must approve/forward applications to AmEx as soon as possible.
 - b. Recommendation/Acceptance Statements will remain on file with the primary coordinator. Cards should be received by members within two weeks of submission of the application to AmEx. Upon receiving the card, members must verify card receipt by calling a toll free number provided or cards will not be activated. Enclosure (4) provides customer/card service information.
9. SECURITY. AmEx cards are mailed directly to the addressee indicated on the application. Upon receipt, the cardholder should immediately sign on the back of the card. Cardholders are responsible for exercising the same degree of care in protecting the card and card number as they would with any other personal credit card. The card shall not be stored or kept by an administrative officer, supervisor, or

individual other than the cardholder. Cardholders should exercise caution when providing their card number to another person in order to make travel arrangements on their behalf. Cardholders are personally responsible for all charges made against the card unless it has been reported lost or stolen.

10. CG HQ PROGRAM COORDINATOR RESPONSIBILITY. The Asset Management Division (COMDT G-CFM-3), in the Office of Financial Management, is responsible for oversight of the AmEx Travel Card program. This includes the following:
 - a. Acting as liaison between AmEx and the CG when problems cannot be resolved by field coordinators.
 - b. Monitoring service-wide account delinquencies.
 - c. Approval of requests for establishment of new travelers check disbursement locations, new Government Travel Accounts (GTA's) and new coordinator locations.
 - d. Issuing all Travel Card policy/procedures.

11. TRAVEL ADVANCE POLICY RESTRICTIONS.

- a. General. Travelers are expected to have and use the travel cards directly when practical for official travel expenses for all TAD/TDY travel (use is optional for trips in excess of 21 days) unless travel will be to an area where the card may not be widely accepted. Cash needs, in those cases, should be satisfied by using ATM cash withdrawals or by obtaining travelers checks charged to the member's card. These amounts should be authorized on the travel orders. Advance amounts will be determined by the order authorizing official, who will consider the traveler's card status (whether or not a cardholder), projected acceptability of the card at destination and, in some cases, duration of travel. Reference (a) discusses in greater detail the types of advances available, when each is applicable and related statements required on travel orders.

NOTE: Travelers wishing to finance their travel using personal credit cards (VISA, M/C, etc.) or cash, subject to reimbursement, may do so for all expenses EXCEPT transportation tickets. However, if using the AmEx travel card for rental cars or hotels is the determining factor as to whether or not a cheaper Government rate can be obtained by the traveler or whether local tax will charged, the card must be used.

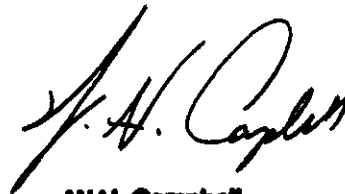
b. Cardholders. Travel advances for cardholders shall be limited to:

- (1) The Meal and Incidental Expense (M&IE) portion of the temporary duty site's per diem rate, plus amounts for authorized reimbursable expenses for which the card probably cannot be used. When circumstances are expected to limit or prohibit the use of a card, travel advances will be limited to 80 percent of the estimated per diem and miscellaneous expenses of the travel that cannot be charged to the card. Up to 100 percent may be paid on a case-by-case basis, when justified.
- (2) The orders must be endorsed with the authorized advance amount and must indicate if card usage is expected to be limited. Cardholders should use ATM in lieu of travelers checks, whenever possible, if cash is needed. ATM cash withdrawals are limited to the amount authorized in travelers checks as noted on the orders. Travelers check advances will be charged against the travel card.
- (3) If cardholders use their travel cards for lengthy TDY/TAD travel (in excess of 21 days), it is required that they make the arrangements with the travel office to submit interim travel vouchers for each 30-day period of travel. This will ensure timely claim reimbursement and will accommodate prompt payment of the monthly AmEx card bills. These travelers should ensure that they receive their monthly AmEx bill, either in hard copy or by phone, while on travel or arrange for their AmEx bills to be paid in their absence.

c. Non-Cardholders. Travelers not expected to have a government travel card will be authorized advances of up to 80 percent of the trip's per diem and estimated reimbursable expenses. 100 percent may be authorized on a case-by-case basis. Advances will be given by direct deposit or by travelers checks, charged against the centrally billed account. Personnel who refuse to obtain a card or those who have lost their card privileges due to card abuse or delinquency problems, will receive ONLY the M&IE portion of the per diem as an advance if the CO/OIC authorizes it in writing.

- d. Cash Advances. Shore unit imprest funds are being phased out. Cutters should issue cash advances only to non-cardholders or PCS travelers if there is insufficient time to request direct deposit advances or travelers checks are not available. Cardholders will generally not be entitled to cash advances since ATM's should be utilized.
 - e. Direct Deposit Advances. For non-cardholders or PCS travelers, direct deposit advances should be issued in lieu of cash or centrally billed travelers checks, when sufficient time is available to ensure the traveler will receive payment before travel commences. Usually time is available in the case of PCS travel. Advances are discouraged for less than \$50.
12. FORMS. The AmEx Card Program card application forms are available from card coordinators or directly from AmEx. Copies of all other forms and directions for use are contained in the AmEx Government Program Manual and may be reproduced locally.
13. MISUSE OF THE TRAVEL CARD PROGRAM.
- a. Suspension/Cancellation. In accordance with the GSA contract that establishes the Travel Card Program with AmEx, ATM withdrawal/card privileges may be suspended by AmEx when the card balance is 60 days past due.
- Cards may also be cancelled by AmEx when delinquencies exceed 120 days. Commands may also request that coordinators suspend/cancel a cardholder's ATM access and or travel card due to card misuse, delinquency in paying the monthly AmEx bill, or other financial problems. If AmEx card/ATM privileges have been suspended or cancelled for disciplinary reasons, travelers are personally responsible for meeting current travel expense needs until the account is paid-in-full and is reinstated. The command may waive this restriction if it severely impedes job performance. The command may also request, through the primary coordinator, for a traveler, who has lost card privileges, to be reinstated in the program. AmEx has no obligation to honor this request, even though the old account has been paid in full.

- b. Disciplinary Actions. Misuse of ATM or the government travel charge card, including untimely payment of AmEx charge card bills, may subject the card-holder to administrative and/or disciplinary action. AmEx will provide charge card coordinators with monthly reports for the monitoring of card abuse and delinquency problems. Summaries of these reports are provided to the program coordinator COMDT (G-CFM-3) for CG-wide oversight. Commands will be notified of abuse and delinquency problems and are expected to take the appropriate disciplinary actions so as to deter further misuse of the program.



W.H. Campbell
Director of Finance and Procurement

- Encl: (1) AmEx Government Travel Card Program Recommendation and Acceptance Statement
(2) Command Responsibility
(3) Field Coordinators Responsibility
(4) Member/Cardholder Responsibility/Information
(5) Travelers Checks
(6) Automated Teller Machines (ATM's)
(7) Government Travel Accounts (GTA's)

Enclosure (1) to COMDTINST 4600.14A

AMERICAN EXPRESS GOVERNMENT TRAVEL
CARD PROGRAM RECOMMENDATION/ACCEPTANCE
STATEMENT

1. The American Express Government Travel Card Program provides travelers with a means of financing their official travel expenses without obtaining costly travel advances or using their own funds. Only official government TAD/TDY travel expenses may be charged to this card. They include, meals, lodging, rental car, transportation tickets and any other authorized travel related expenses. Travelers are expected to directly use the Travel Card whenever practical for all these expenses in favor of ATM or travelers checks. ATM and travelers checks are available for expenses not expected to be charged to the card. ATM shall be used in lieu of travelers checks when possible.

2. Use of the Travel Card for anything other than official government travel business is NOT AUTHORIZED and is considered card abuse. Delinquency in payment of the monthly Travel Card billing is also considered card abuse. Card abuse may be subject to disciplinary actions under the Uniform Code of Military Justice or the appropriate civilian regulations. Cardholders should read and familiarize themselves with the contents of the AmEx Card Agreement and with Coast Guard policy in COMDTINST 4600.14A. Questions concerning the card should be addressed to the local or primary card coordinator.

I hereby acknowledge that I have read and understand the above and agree to the terms of the AmEx Card Agreement and to abide by Coast Guard policy.

_____(SIGN/DATE)
SIGNATURE OF CARDHOLDER

The application for the above to participate in the AmEx Travel Card Program is recommended for approval.

_____(SIGN/DATE)
SIGNATURE OF CO/DESIGNEE

NOTE: This statement should accompany the AmEx application form sent to the primary card coordinator.



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COMMAND RESPONSIBILITY

1. COMMAND RESPONSIBILITY. Commands shall ensure that all their military and civilian personnel, in accordance with paragraph 7 of this Instruction, are equipped with the travel card. Commands are responsible for recommending card program participation for all new applicants by signing the Government Travel Card Program Recommendation and Acceptance Statement (see encl.1). Prior to recommendation, CO's/OIC's must ensure members are counseled by, at least an immediate supervisor, on the proper use of the card and of the consequences of misuse or failure to pay AmEx card bills on a timely basis. In addition, it should be emphasized that the card should be used directly, whenever practical, to fund official travel expenses such as meals, lodging, vehicle rentals and transportation. Since the card program reduces the administrative burden associated with conducting official travel, a traveler who fails to follow program rules quickly negates these savings. Generally, participation in the program should be recommended unless the CO/OIC has information that would warrant considering the applicant as a financial risk (see below).
 - a. In deciding whether to recommend participation, the command shall conduct a local records check to the extent possible. Specific items to consider are:
 - (1) Whether or not the applicant will travel.
 - (2) Adverse credit history involving the use of AmEx or Diners Club government travel charge cards.
 - (3) Previous suspension or cancellation of a government travel charge card.
 - (4) Known personal indebtedness.
 - (5) Other situations/actions which may adversely reflect on the applicant's ability/willingness to comply with program requirements.
 - b. CO's/OIC's have the option of having a member's card and/or ATM access suspended during expected long periods of non-travel. This option should be exercised only if there is a concern that card abuse or delinquency problems will likely arise. To accomplish this, commands should request the suspension or reinstatement action through their servicing primary coordinator. Verbal requests are sufficient. The primary will contact AmEx to effect the request. Twenty four hours should be allowed for card/ATM reactivation.

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- c. The command shall forward all applications and the Recommendation/Acceptance Statement to the appropriate primary coordinator that services the command.
- d. CO's/OIC's will be notified of members under their command who have abused their government card or whose accounts are delinquent in excess of 60 days without good reason. Co's/OIC's are expected to take appropriate disciplinary action against card abusers and delinquent account holders to ensure non-recurrence of problems which reflect poorly on the command and on the Coast Guard in general.
- e. The following are other CO/OIC responsibilities:
 - (1) Appoint a local card coordinator, if necessary, to assist the command and primary coordinator in carrying out a successful card program.
 - (2) Advise military and civilian supervisors of their responsibility to ensure timely travel claim submission and review so that reimbursement and member AmEx bill payments will not be delayed.
 - (3) Ensure that command check-in/out procedures include the appropriate local or primary card coordinator.
 - (4) If no local coordinator has been assigned, CO's/OIC's should collect/destroy the travel cards from all members who are separating from the service and notify the appropriate primary coordinator so the card may be cancelled.

FIELD COORDINATORS RESPONSIBILITY

1. FIELD COORDINATORS RESPONSIBILITY. AmEx primary card coordinators may be any military or civilian employee assigned at maintenance and logistics commands, integrated support commands, Headquarters or at Headquarters units. Changes in primary coordinators should be conveyed in writing to AmEx and to G-CFM-3. Secondary (local) coordinators may be assigned as necessary at the unit level. Primaries should have a copy of the American Express Government Program Reference Manual, obtained from AmEx by calling (800) 392-5532. For problems, contact AmEx Government Account Representatives on (800) 492-4990.
 - a. Primary Coordinators. The geographic area of responsibility for a primary coordinator includes all commands that are the responsibility of and/or are serviced by that coordinator's command. Responsibilities are as follows:
 - (1) Review of Card Applications: Coordinators shall review applications for proper completion and inclusion of the Recommendation/Acceptance Statement. An application must be approved by a primary coordinator prior to submission to AmEx.
 - (2) Approval of Applications: Coordinators shall approve applications that are accompanied by the command Recommendation/Acceptance statement. The approved applications should be forwarded to AmEx and a file should be maintained of the statements. If coordinators have information that indicates a person may not be responsible enough to enter the card program, they should notify the member's CO/OIC and work with the command as appropriate to resolve the matter.
 - (3) Cardholder Service: Coordinators should provide information concerning the card program and address cardholder questions. They should serve as liaison between cardholders and AmEx if unresolvable billing disputes arise and in matters of card suspension and cancellation.
 - (4) Monitoring Reports: Coordinators shall monitor monthly account reports received from AmEx for delinquencies/card abuse. This includes inquiring about suspicious use of ATM. Reports may be forwarded to the applicable local coordinator for review assistance or directly to the command. Reviews of transactions and account balances shall be made promptly after report receipt and:

Enclosure (3) to COMDTINST 4600.14A

- (a) Advise commands of their cardholders suspected of using the card for goods or services not in conjunction with official business.
 - (b) Research all accounts delinquent at least 60 days. Notify the applicable commands of these accounts unless the cardholder provides a legitimate reason for the delinquency. If a travel voucher has been filed in a timely manner and payment delay is in no way the fault of the traveler, advise AmEx not to suspend or cancel the account. If the traveler has received all or most of the amounts due and has not paid the AmEx bill, the coordinator shall initiate card suspension action and advise both the traveler and the command. If repayment to the member is not timely, the coordinator should contact the travel office to ensure the claim is being processed.
- (5) Suspensions and Cancellations: With prior coordinator notification, AmEx may suspend (temporarily make inactive) accounts delinquent at least 60 days and may cancel (terminate) accounts older than 120 days if no substantial reason is given by the coordinator for the delinquent balance. Suspended accounts are automatically reinstated by AmEx as account balances become current unless the primary coordinator advises otherwise. Cancellations will be reinstated only with primary coordinator approval. Primary coordinators may cancel accounts with AmEx for card abuse or for excessive delinquencies provided they notify the member and the command prior to action.
- (6) Transferring accounts: Travel cards should not be cancelled when cardholders transfer to new permanent duty stations. Instead, follow the procedures below to ensure the account is transferred to the appropriate new primary coordinator and/or the new OPFAC is properly reflected in the cardholder's account at AmEx:
- (a) Upon cardholder transfer to a different card coordinator jurisdiction, the primary coordinator servicing the old unit should notify AmEx of the transfer by sending in the Agency Program Maintenance Form found in the AmEx Reference Manual. OPFAC's (in some cases

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cost centers) should be the normal five-digit unit identifier preceded by the two-digit administrative target unit code (ATU). The ATU identifies the unit as a Headquarters unit or provides the district to which the unit is attached.

(b) The cardholder's new unit OPFAC should be identified on the form if known. If not known, the transferring coordinator should identify the OPFAC as XXXXX (e.g. 01-XXXXX, etc.). It is assumed that, at least the two-digit ATU will be known. This will highlight on the reports of the receiving coordinator that, OPFAC identification is needed for that cardholder. The coordinator servicing the new unit shall then provide the actual OPFAC to AmEx.

(c) If the cardholder transfers to a new unit within the same card coordinator jurisdiction, AmEx should be notified of the new OPFAC.

(7) Cardholders Leaving the service: Primary coordinators should ensure that members leaving the service have turned in their cards, that the cards have been destroyed and that AmEx has been advised to cancel the account.

b. Secondary (local) coordinators. Secondary coordinators are responsible only for accounts of personnel assigned to their command and personnel at units serviced by their command. The secondary coordinator reports to and assists the primary coordinator, as necessary. These coordinators are designated by commands at the request of the servicing primary coordinator and/or for command convenience. Responsibilities are as follows:

- (1) Ensure properly completed card applications are forwarded to the primary coordinator for action.
- (2) Assist the primary coordinator in advising the command of personnel who have abused their card or who are delinquent at least 60 days.
- (3) Ensure that the primary coordinator is notified when personnel transfer to a new unit, whether that unit is outside or within the jurisdiction of the present primary coordinator. This is necessary so that the primary coordinator can process the

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Program Maintenance form, notifying AmEx of the cardholder's new OPFAC and of the new coordinator.

- (4) Collect and destroy all cards for cardholders leaving the service. Ensure that the primary coordinator is then notified so AmEx may be advised to cancel the account. If the member has already cancelled the account, advise the primary of this.

Enclosure (4) to COMDTINST 4600.14A

MEMBER/CARDHOLDER RESPONSIBILITY

1. MEMBER/CARDHOLDER RESPONSIBILITY. Members without cards, who are expected to participate in the program, should apply for a card per the procedures in paragraph 8 of this Instruction as soon as possible if they, even remotely, expect to travel. Upon applying, read the agreement on the back of the form and ensure that all cardholder responsibilities are understood. Upon card receipt, notify AmEx by calling the 1-800 number on the back of the card to activate the account. Cardholders shall:
 - a. Use the card directly to charge lodging, car rental, meals, miscellaneous expenses and transportation tickets to the maximum extent possible in conjunction with official temporary duty travel. Use of the card is optional for travel that exceeds 21 days duration and for ticket purchase if cost exceeds \$500.
 - b. Obtain cash from ATM's or travelers checks with their card, only when necessary, to cover those expenses not directly chargeable to the card. ATM's should be used when possible, in lieu of travelers checks, since they reduce administrative burden.
 - c. Notify AmEx of any and all changes in mailing addresses.
 - d. Submit a travel voucher (via the traveler's supervisor for review) within 3 working days after completion of travel. If the card is used on lengthy TDY (in excess of 21 days), prior arrangements should be made with the travel office for the submission of interim travel claims (submitted every 30 days) to ensure the cardholder is reimbursed the funds in time to pay the monthly AmEx bill. Travelers may obtain monthly billing information while on travel by calling 1-800-492-4922.
 - e. Pay the monthly AmEx bill in full by the close of the current billing cycle, generally about 25 days from the receipt of the billing statement. Payment may be delayed only if the cardholder has promptly submitted a travel voucher but has not been reimbursed by the Government. If payment will be delayed, the cardholder must advise AmEx (A toll-free number is listed on the back of the charge card bill) of the situation and should notify the appropriate card coordinator if the account is in danger of suspension or an unresolvable billing dispute arises.

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- f. Notify AmEx promptly of disputed amounts on the monthly billing statement. Properly disputed charges will be suspended from the amount due until resolution. If not resolved in favor of the cardholder, full payment of the suspended amount is due.
- g. Under PCS orders, notify the appropriate local or primary coordinators prior to departing the current permanent duty station and upon arriving at the new one.
- h. Prior to release from active duty, turn the card into either the primary or local coordinator so that it may be destroyed and the account cancelled. Cardholders or coordinators should advise AmEx of the cancellation. If no local coordinator has been assigned, turn the card into the CO or OIC, who will destroy the card and notify the primary coordinator of the action.

Enclosure (4) to COMDTINST 4600.14A

GENERAL CARD AND CUSTOMER SERVICE INFORMATION

TRAVEL CHARGE CARD PROVISIONS AND FEATURES:

- a. No dollar limitations on travel card transactions.
- b. No credit checks on Coast Guard military or civilian applicants unless applying for account reinstatement due to a prior loss of card privileges for card abuse or delinquency problems.
- c. No annual membership fee is charged.
- d. Interest charges/late payment fees will not be assessed.
- e. AmEx reserves the right to refer delinquent accounts to collection agencies, credit bureaus, or to pursue legal action against any individual who fails to pay for charges incurred on a card within 150 days of billing.
- f. AmEx will not cancel travel charge cards without prior notification to the authorized program coordinator.
- g. Cardholders will not be liable for any charges made with lost or stolen cards, provided they notify AmEx promptly of the missing card.
- h. The card is accepted at more than 3,500,000 establishments worldwide and more than 100,000 ATM's. All major airlines, automobile rental agencies, AMTRAK, most major hotel/motel chains and thousands of restaurants accept the card.
- i. Cardholders may call 1-800-YES-CARD to notify AmEx of establishments used frequently who do not accept the card. AmEx will attempt to enroll these vendors.
- j. AmEx provides \$200,000 door-to-door coverage for business travel accident insurance. For more information or for claim forms, call 800-538-4567. Also provided is, \$1,250 insurance for carry-on baggage and \$500 for checked baggage. To file a claim, call 800-645-9700.
- k. Cardholder Assistance Center phone numbers are 800-492-4922 for domestic or 602-492-4922 (collect) when traveling overseas.
- l. Government Account Representatives may be reached at 800-492-4990.

TRAVELERS CHECKS

1. TRAVELERS CHECKS. Travelers checks in the Government Travel Card program are issued by authorized CG travelers check agents. Contact G-CFM-3 for a list of travelers check locations. An imprest fund at the command is NOT a prerequisite for establishing a travelers check program. A written request to G-CFM-3 in accordance with procedures found in reference (b) is necessary to start a program and designate the initial travelers check agents. To change agents, the unit CO should notify AmEx, in writing, of the revocation of the departing agent, the designation of the new one and of the desired ceiling amount of checks to be held. Copies should be sent to the agent, CFM-3 and FINCEN (opa2a). Additional information and travelers check agent procedures are found in reference (b) and in FINCEN SOP MANUAL (P-11-2). The following are points of interest about travelers checks:
 - a. Travelers checks may be issued against a member's individual travel card. They may also be charged against a centrally billed account as an advance against the CG (for non-cardholders and PCS travelers) if direct deposit is not readily available. The centrally billed checks and direct deposit require the traveler to fill out Standard Form 1038 to request an advance.
 - b. Travelers checks may be used to reimburse members for Temporary Lodging Allowance (TLA) in the event that direct deposit or FEDSELECT drafts are untimely or unavailable. Checks will be issued in an amount as close to the member's entitlement as possible but shall not exceed it. Remaining amounts owed the member may be obtained by submitting a supplemental claim upon termination of temporary lodging. This amount should be paid to the member's bank account by direct deposit.
 - c. Generally, checks will not be issued in amounts less than \$100. Travelers check agents may order single issue \$20 and \$50 checks with the permission of G-CFM-3. These would be used for small advances and to facilitate making payments to members for TLA.
 - d. Travelers checks may also be issued against the member's travel card through a limited program called "ATM In Your Pocket." This program supports those travelers who routinely depart unexpectedly, travel to areas where ATM's may not be available or individuals traveling under continuous orders. These checks are issued to the member in anticipation of travel without charge to the member's card until they are used. As checks are used by the member and negotiated by vendors, charges will

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appear on the coldholders regular monthly AmEx statement. Contact G-CFM-3 for more information and for approval to enroll in the program.

- e. There is no legal prohibition against issuing unsigned travelers checks to members at remote units and conveying them by express (signed receipt required) delivery service. However, this should only be done when no other means of funding the trip is possible. Cardholders at these units should be able to use ATM's to satisfy their cash needs. See paragraph 16.g.(2) of this Instruction for information on locating the nearest ATM to the duty station or travel destination. For non-cardholders only, if Treasury checks/direct deposit are not available, blank travelers checks may be issued through express delivery service providing that the command issuing the checks has detailed written procedures to which they and the receiving command will adhere. A copy of these procedures should be sent to G-CFM-3.
 - (1) Travelers check agents should record issued checks in their log as per reference (b).
 - (2) The original travel orders must be endorsed that an advance was given to the traveler.
 - (3) The issuing command should name a person(s) authorized to receive the checks at the receiving unit. That person should ensure that the traveler receives the checks and immediately signs them in the upper left-hand corner. The traveler should also fill out the Purchaser's Agreement Form (PAF). The PAF and a copy of the travel orders should be immediately returned to the issuing command.
 - (4) In the case of lost checks in transit, the issuing command is liable (not the issuing agent) PROVIDED that the agent has followed the written procedures. The agent must notify AmEx immediately if any problems arise.

AUTOMATED TELLER MACHINES (ATM's)

1. AUTOMATED TELLER MACHINES (ATM). In order to further facilitate the performance of official Coast Guard travel, ATM privileges will be provided to all cardholders in good standing and to all approved new card applicants. Approval for a member to become a cardholder includes approval of ATM access as well.

- a. General. The ATM program allows cash withdrawals to be made by Coast Guard travelers at participating ATMs worldwide. This service will benefit travelers by making cash, for official travel expenses, readily available and chargeable to individual travel charge cards. Use of the ATM Program reduces the administrative burden associated with travel when individuals strictly adhere to program policies and procedures. The preferred method of financing travel expenses remains direct use of the travel card. When direct use may not be possible for all expenses, cardholders are expected to use ATM as the source of funding for authorized TAD/TDY travel advances. ATM should be used in favor of travelers checks issued against an individual travel card whenever possible.

- (1) Personal Identification Numbers (PIN's) will be conveyed to new cardholders under separate cover, approximately one week after cards are issued. Should it be necessary to have ATM upon card receipt, call 1-800-CASH-NOW. Instructions for use of the ATM accompany the letter containing the PIN. Contact 800-CASH-NOW if difficulties are encountered.
- (2) There are more than 60,000 ATMs worldwide. Withdrawals can be made prior to departure from the Permanent Duty Station (PDS), at the TAD/TDY location or en-route to that location. To determine the location of the nearest ATM call 800-CASH-NOW. For international travelers, call collect, 904-565-7895. Services are available 24 hours a day, 7 days a week.
- (3) PIN's should NOT be written on the travel card or in any other conspicuous place.

- b. Responsibilities.

- (1) Cardholders should contact AmEx at 1-800-CASH-NOW in the event they do not receive their PIN, forget their PIN or have a problem with the ATM Program.

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- (2) Cardholders should read and understand this Instruction and its enclosures. ATM is only authorized for use in compliance with the provisions of this enclosure.
 - (3) Commands should counsel cardholders on proper use of the ATM program and the consequences of misuse.
 - (4) Coordinators should ensure that new card applicants have read and understand this Instruction. They should monitor AmEx monthly reports to detect unauthorized ATM use, such as, ATM activity for members not in a travel status. They should also contact AmEx to request increases in ATM withdrawal limits for members if circumstances warrant it.
 - (5) Headquarters management and oversight of both the government travel card program and the ATM program are the responsibility of Commandant (G-CFM-3).
- c. Eligibility/Enrollment. All current Coast Guard participants in the AmEx Government Travel Card Program and all new applicants are eligible for ATM services. AmEx will automatically issue to each present cardholder, an ATM personal identification number (PIN), provided the account is current and there is no history of card misuse or severe delinquency problems. ATM capability will be automatically extended to new cardholders when their cards are issued by AmEx.
- d. Approval for ATM Withdrawals.
- (1) ATM cash withdrawals are to be obtained only for official authorized and approved government TDY travel. ATM cash withdrawal is authorized up to the amount of Traveler Check advances authorized on the travel order. Use of ATM is in lieu of issuance of travelers checks.
 - (2) In emergency circumstances, travelers on regular travel orders may require cash withdrawals that exceed the original amount of advance authorized on the orders. This is authorized without prior written approval subject to the following:
 - (a) Justification for additional amounts must be approved after the fact by a memo endorsement to the travel order indicating the reason for additional funds (e.g. trip duration extended).

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The order approving official must sign the endorsement in order for the traveler to receive reimbursement of the transaction fees related to the additional use of ATM.

- (b) Those individuals that perform official travel on blanket, quarterly, monthly or annual orders are authorized to utilize ATM for necessary funds required to perform the official travel. These travelers may also want to consider use of the ATM IN YOUR POCKET PROGRAM (see Encl.5, para 1.d.).
- (3) If the ATM only issues cash in large dollar denominations, travelers are authorized to round up withdrawals to the next highest dollar amount which allows the traveler to receive at least the authorized amount.
- e. ATM Transaction Limits. While ATM cash withdrawal amounts are governed by travel advance policy, they are also limited by the GSA contract with AmEx that establishes the program. Coast Guard limits are:
 - (1) three transactions per day, not to exceed a total of \$500 per day; and
 - (2) a maximum of \$500 in any seven day period.
 - (3) These amounts may be further restricted by order approving officials (e.g., Commandant, area, district and MLC commanders, commanding officers of headquarters units, headquarters office chiefs and directors, unit commanding officers and officers-in-charge), or by the individual financial institution that operates that particular ATM.
 - (4) Withdrawal limitations may be increased to the GSA contract limits (\$1,000 for a 7-day period) on a one-time, per trip, or permanent basis if necessary, due to the nature or location of member travel.
 - (a) One-time basis: In emergencies, cardholders may call 1-800-492-4990 and request an increase, provided their AmEx bill payments are current.

- (b) Per trip basis: Cardholders should contact their primary coordinator and request the temporary increase. The coordinator will request from AmEx, in writing, for the increase to be effective for the inclusive dates of the trip. Requests may be sent via facsimile (602) 492-3030 or by mail to the AmEx, Cash Products Unit, P.O. Box 53744, Phoenix, AZ. 85072-9475.
- (c) Permanent basis: If the nature or location of a cardholder's routine travel is such that higher cash limits are needed frequently, the cardholder should request the permanent increase from the primary coordinator. The coordinator will proceed as explained above in paragraph e.(4)(b).
- (d) Increases above GSA limits: Increases requested above the GSA limits must be made in writing to G-CFM-3 via the chain of command.

f. Timing of Cash Withdrawals.

- (1) ATM withdrawals shall only be made after travel orders have been approved, no earlier than three (3) working days prior to the scheduled departure date and no later than the last travel day.
- (2) Overseas travelers are reminded that, for direct purchases, monthly billings will reflect the exchange rate in effect on the date of purchase. The rate in effect on the date of ATM cash withdrawal may be different. This may be a consideration in determining the appropriate amount of cash required.

g. ATM Fees.

- (1) There is a 2.75% AmEx fee on the amount withdrawn for each ATM transaction (.0275 X withdrawal amount). This fee will be billed as a separate item on the monthly charge card billing statement and is reimbursable as a miscellaneous expense on the travel claim. Due to the fact that the traveler will generally be submitting a travel claim before receiving the monthly AmEx bill, the member must compute the amount of the fee for inclusion on the travel claim.

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- (2) There may also be a surcharge assessed by the individual financial institution within each ATM network. The ATM receipt should clearly show this fee as a separate line item. However, when billed to the cardholder's individual account in the normal billing cycle, it will appear as part of the cash advance. **THIS AMOUNT MAY ALSO BE CLAIMED AS A MISCELLANEOUS EXPENSE ON THE TRAVEL CLAIM.** Each ATM withdrawal will be detailed on a separate Express Cash Statement that accompanies the cardholder's monthly billing statement.
- (3) ATM transaction fees claimed as a reimbursable expense will not be allowed in cases where:
 - (a) cash withdrawals are in excess of the amount authorized on the travel orders (except where the traveler had to round to the next dollar amount as explained in paragraph d.3.); or
 - (b) when the traveler's orders do not contain a memo endorsement supporting emergency withdrawals in excess of the authorized amount made while on travel; or
 - (c) when ATM cash withdrawals are made after the last day of TDY/TAD.
- (4) Fees are reimbursable in cases where trips are of a shorter duration than authorized and larger withdrawals were made based on the longer period.
- (5) If an ATM cash withdrawal is obtained and the trip is subsequently canceled, travelers must pay AmEx for the fee. The traveler shall file a travel claim to obtain reimbursement for the ATM fee. Claims shall include documentation showing the travel authorization was cancelled. (The traveler should use the ATM advance to pay the AmEx bill.)
- (6) When a cash withdrawal from an ATM is obtained, the traveler will receive a receipt. The receipt should be kept as an aid for reconciliation of the monthly billing statement and preparing the travel claim. If an individual AmEx transaction fee exceeds \$75, the receipt must be submitted with the travel claim.

h. Travel Claim Reimbursement.

- (1) ATM cash withdrawal amounts SHALL NOT be shown as an outstanding travel advance on the travel claim. The ATM cash advance is a debt the traveler owes direct to AmEx and is not a debt to the Coast Guard. Only amounts received by Treasury check and direct deposit, cash and travelers checks charged against the central billed accounts should be shown as a travel advance on the travel voucher.
- (2) ATM cash withdrawal amounts SHALL NOT be claimed as an expense. Cash withdrawal amounts are used to fund authorized reimbursable travel expenses. The expenses should be submitted for reimbursement on a travel claim. This reimbursement must be used to pay back the AmEx cash withdrawal shown on the monthly AmEx bill. Any unused portion of the ATM cash withdrawal may also be needed to pay the full balance due on the AmEx bill.

i. ATM BILLINGS.

- (1) ATM cash withdrawals will appear on monthly charge card billing statements with other travel expense transactions. The entire balance, including any ATM cash withdrawal and fees, is due within 30 days of the date of the billing statement. Travelers are personally liable for all transactions charged to the card, including payment for the amount of the ATM cash withdrawal(s) and the related fee(s).
- (2) Discrepancies on statements shall immediately be brought to the attention of AmEx by contacting one of the government agency customer service representatives at 1-800-492-4922.
- (3) If the bill received is not paid by the closing date of the current billing statement, the account will be delinquent and a 30 day past due notice will appear on the next bill.
- (4) Travelers who experience delays in receiving payment on travel claims submitted, and as a result are unable to pay AmEx bills when due, shall notify AmEx of the situation. The card coordinator should be contacted, if necessary, for assistance in determining claim payment status or to aid in resolving a bill payment dispute.

GOVERNMENT TRAVEL ACCOUNTS (GTA's)

1. GOVERNMENT TRAVEL ACCOUNT (GTA). A GTA is an account approved by G-CFM-3 and assigned by AmEx to a district office, a maintenance and logistics command, or a Headquarters or field unit having access to a GSA-contracted Travel Management Center (TMC). This account may only be used for charging common carrier passenger transportation for official government business. The GTA was designed to replace the use of Government Transportation Requests (GTR's) for travelers without travel cards and for PCS travelers. Cardholders should charge tickets for TAD/TDY travel to their travel cards, not to the GTA, provided the TMC is under GSA contract. Where trip duration exceeds 21 days and/or ticket cost exceeds \$500, card use for ticket purchase is not mandatory. Cancelled tickets stubs (receipts) should be submitted with the travel voucher whether or not claiming the ticket purchase as a reimbursable expense. If the fifth digit of the AmEx account number on the ticket is a nine, the tickets were charged to the GTA and are not to be claimed as a reimbursable expense. If that digit is an eight, the tickets were charged to the member's Government Travel Card and may be claimed. Travel arrangements for all travelers (charge cardholders/non-cardholders alike) should be made through an approved TMC, or directly with an airline if no TMC is available locally. Ticket purchases must be made in accordance with the Joint Federal Travel Regulations and/or 41 CFR, chapt. 301.
 - a. A GTA is a centrally billed account. To establish a GTA, a letter request from the unit CO/OIC should be forwarded to Commandant (G-CFM-3). It should include the expected volume of travel, name and phone number of the unit GTA representative and the name and address of the TMC with their POC and phone number. Units with minimal travel should still consider obtaining a GTA if they are currently using GTR's for non-cardholders.
 - b. Monthly AmEx billings will be sent to the Coast Guard Finance Center (FINCEN) with a copy to the account holder (unit). The copy must be reconciled by the unit in accordance with CG FINCEN's Standard Operating Procedure (SOP) manual (chapt. 12, sect. C). The TMC can provide a report indicating the tickets issued and the applicable document identification numbers.

U.S. Department
of Transportation

**United States
Coast Guard**

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Washington, D.C. 20593

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